

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: CHRISTOPHELL, STEVEN  
CHRISTOPHELL, REGINA J.

§ Case No. 09-11752

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

RICHARD M. FOGEL, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$0.00

Total Distribution to Claimants: \$4,140.72

Claims Discharged  
Without Payment: \$71,374.23

Total Expenses of Administration: \$1,293.37

3) Total gross receipts of \$ 5,434.09 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$5,434.09 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$600,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,293.41	1,293.37	1,293.37
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	72,332.00	54,584.95	54,584.95	4,140.72
<b>TOTAL DISBURSEMENTS</b>	\$672,332.00	\$55,878.36	\$55,878.32	\$5,434.09

4) This case was originally filed under Chapter 7 on April 02, 2009.  
The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/21/2009 By: /s/RICHARD M. FOGEL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Other liquidated debts owing debtor	1129-000	5,433.00
Interest Income	1270-000	1.09
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,434.09</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
(blank name)	4110-000	0.00	N/A	N/A	0.00
(blank name)	4110-000	8,000.00	N/A	N/A	0.00
(blank name)	4110-000	192,000.00	N/A	N/A	0.00
(blank name)	4110-000	0.00	N/A	N/A	0.00
(blank name)	4110-000	400,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$600,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RICHARD M. FOGEL	2100-000	N/A	1,293.41	1,293.37	1,293.37
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	1,293.41	1,293.37	1,293.37

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Chase Bank USA, N.A.	7200-000	6,935.00	7,026.95	7,026.95	533.05
Chase Bank USA, N.A.	7200-000	22,533.00	23,687.06	23,687.06	1,796.86
Chase Bank USA, N.A.	7200-000	21,934.00	23,870.94	23,870.94	1,810.81
(blank name)	7100-000	6,168.00	N/A	N/A	0.00
(blank name)	7100-000	11,000.00	N/A	N/A	0.00

(blank name)	7100-000	3,762.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		72,332.00	54,584.95	54,584.95	4,140.72

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-11752

Trustee: (330720) RICHARD M. FOGEL

Case Name: CHRISTOPHELL, STEVEN  
CHRISTOPHELL, REGINA J.

Filed (f) or Converted (c): 04/02/09 (f)

§341(a) Meeting Date: 05/19/09

Period Ending: 12/21/09

Claims Bar Date: 08/20/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Condo 1NE	192,000.00	0.00	0.00	0.00
2	single family residence 5523 W. Bernice, Chicago	400,000.00	0.00	0.00	0.00
3	Cash on hand	40.00	0.00	0.00	0.00
4	Financial accounts, financial institution shares	700.00	0.00	0.00	0.00
5	Financial accounts, financial institution shares	0.00	0.00	0.00	0.00
6	Financial accounts, financial institution shares	0.00	0.00	0.00	0.00
7	Household goods and furnishings	1,500.00	0.00	0.00	0.00
8	Wearing apparel	4,000.00	0.00	0.00	0.00
9	Interests in insurance policies	0.00	0.00	0.00	0.00
10	Interests in insurance policies	Unknown	0.00	0.00	0.00
11	Annuities	7,200.00	0.00	0.00	0.00
12	IRA, ERISA, Keogh, pension, profit sharing plan	3,100.00	0.00	0.00	0.00
13	Stock and interests in businesses	395.00	0.00	0.00	0.00
14	Other liquidated debts owing debtor	11,298.00	0.00	5,433.00	FA
15	Autos, trucks, trailers, other vehicles, access.	8,000.00	0.00	0.00	0.00
16	Autos, trucks, trailers, other vehicles, access.	1,500.00	0.00	0.00	0.00
Int	INTEREST (u)	Unknown	N/A	1.09	FA
17	<b>Assets Totals (Excluding unknown values)</b>	<b>\$629,733.00</b>	<b>\$0.00</b>	<b>\$5,434.09</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): June 30, 2010

Current Projected Date Of Final Report (TFR): September 24, 2009 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-11752

Case Name: CHRISTOPHELL, STEVEN  
CHRISTOPHELL, REGINA J.

Taxpayer ID #: 54-6839317

Period Ending: 12/21/09

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*\_\*\*\*\*\*07-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/26/09	{14}	S. CHRISTOPHELL & R. CHRISTOPHELL	Non-exempt portion of federal and state income tax refunds	1129-000	5,433.00		5,433.00
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		5,433.01
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.23		5,433.24
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,433.46
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,433.68
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,433.90
10/27/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.19		5,434.09
10/27/09		To Account #*****0766	Close account and transfer for final distributions	9999-000		5,434.09	0.00

<b>ACCOUNT TOTALS</b>	<b>5,434.09</b>	<b>5,434.09</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	5,434.09	
<b>Subtotal</b>	<b>5,434.09</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,434.09</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-11752

Case Name: CHRISTOPHELL, STEVEN  
CHRISTOPHELL, REGINA J.

Taxpayer ID #: 54-6839317

Period Ending: 12/21/09

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*07-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/27/09		From Account #*****0765	Close account and transfer for final distributions	9999-000	5,434.09		5,434.09
10/28/09	101	RICHARD M. FOGEL	Dividend paid 100.00% on \$1,293.37, Trustee Compensation; Reference:	2100-000		1,293.37	4,140.72
10/28/09	102	Chase Bank USA, N.A.	First and final dividend (7.58%) on allowed Chapter 7 claim(s)	7200-000		533.05	3,607.67
10/28/09	103	Chase Bank USA, N.A.	First and final dividend (7.58%) on allowed Chapter 7 claim(s)	7200-000		1,796.86	1,810.81
10/28/09	104	Chase Bank USA, N.A.	First and final dividend (7.58%) on allowed Chapter 7 claim(s)	7200-000		1,810.81	0.00

<b>ACCOUNT TOTALS</b>	<b>5,434.09</b>	<b>5,434.09</b>	<b>\$0.00</b>
Less: Bank Transfers	5,434.09	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>5,434.09</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$5,434.09</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-****07-65	5,434.09	0.00	0.00
Checking # ***-****07-66	0.00	5,434.09	0.00
	<b>\$5,434.09</b>	<b>\$5,434.09</b>	<b>\$0.00</b>